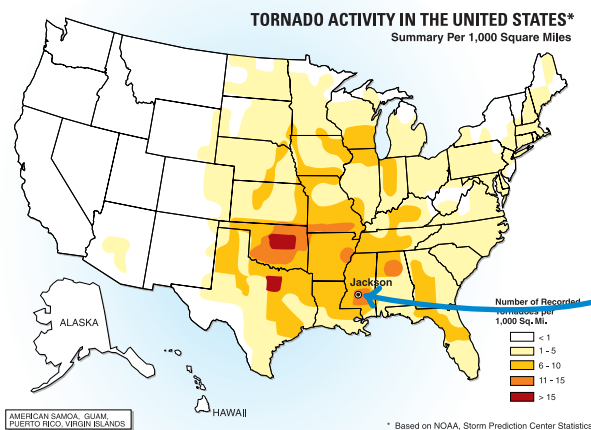




Homeowner's Worksheet: Assessing Your Risk

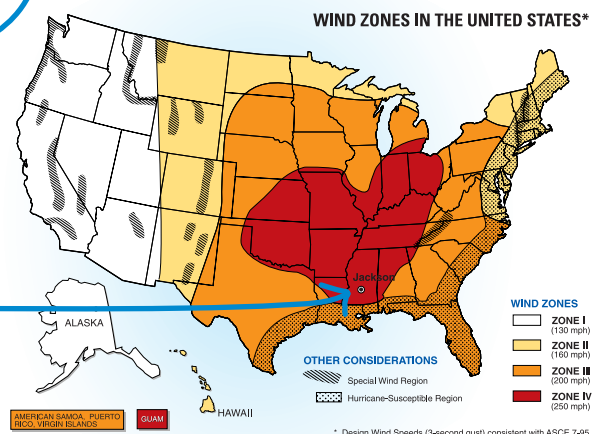
To complete the worksheet on the back of this page, refer to the tornado and wind zone maps on pages 3 and 6 (Figures I.1 and I.2). Using the map on page 3, note how many tornadoes were recorded per 1,000 square miles for the area where you live. Find the row on the worksheet that matches that number. Next, look at the map on page 6 and note the wind zone (I, II, III, or IV) in which you live. Find the matching column on the worksheet. Finally, find the box inside the worksheet that lines up with both the number of tornadoes per 1,000 square miles in your area and your wind zone. The color of that box tells you the level of your risk from extreme winds and helps you decide whether to build a shelter.



On the map on page 6, Jackson appears within the red-shaded area. The map key tells you that Jackson is in Wind Zone IV.

The box where the 11-15 row and the Zone IV column meet is shaded dark blue, which shows that you live in an area of high risk. A shelter is the preferred method of wind protection in high-risk areas. Note that some areas of low or moderate risk, shown as pale blue or medium blue in the worksheet, are within the region of the United States that is subject to hurricanes (see Figure I.2). If you live in this hurricane-susceptible region, your risk is considered high, even if the worksheet indicates only a moderate or low risk.

For example, if you live in Jackson, Mississippi, you would see that Jackson is in an area shaded medium orange on the map on page 3. So according to the map key, the number of tornadoes per 1,000 square miles in the Jackson area is 11 – 15.



		WIND ZONE (See Figure I.2)			
		I	II	III	IV
NUMBER OF TORNADOES PER 1,000 SQUARE MILES (See Figure I.1)	<1	LOW RISK	LOW RISK	LOW RISK	MODERATE RISK
	1 - 5	LOW RISK	MODERATE RISK	HIGH RISK	HIGH RISK
	6 - 10	LOW RISK	MODERATE RISK	HIGH RISK	HIGH RISK
	11 - 15	HIGH RISK	HIGH RISK	HIGH RISK	HIGH RISK
	>15	HIGH RISK	HIGH RISK	HIGH RISK	HIGH RISK



		WIND ZONE (See Figure I.2)			
		I	II	III	IV
NUMBER OF TORNADOES PER 1,000 SQUARE MILES (See Figure I.1)	<1	LOW RISK	LOW RISK ★	LOW RISK ★	MODERATE RISK
	1 - 5	LOW RISK	MODERATE RISK ★	HIGH RISK	HIGH RISK
	6 - 10	LOW RISK	MODERATE RISK ★	HIGH RISK	HIGH RISK
	11 - 15	HIGH RISK	HIGH RISK	HIGH RISK	HIGH RISK
	>15	HIGH RISK	HIGH RISK	HIGH RISK	HIGH RISK

LOW RISK

Need for high-wind shelter is a matter of homeowner preference

MODERATE RISK

Shelter should be considered for protection from high winds

HIGH RISK

Shelter is preferred method of protection from high winds

★ Shelter is preferred method of protection from high winds if house is in hurricane-susceptible region



Emergency Planning and Emergency Supply Kit

Whether or not you decide that you need a shelter in your house, you can take two important steps to protect yourself and your family during a hurricane or tornado: prepare an emergency plan and put an emergency supply kit together. If you decide to build a shelter, your emergency plan should include notifying local emergency managers and family members or others outside the immediate area that you have a shelter. This will allow emergency personnel to quickly free you if the exit from your shelter becomes blocked by debris. You should also prepare an emergency supply kit and either keep it in your shelter or be ready to bring it with you if you need to evacuate your house. Some of the items that the emergency supply kit should include are:

- an adequate supply of water for each person in your household
- non-perishable foods that do not have to be prepared or cooked (if these include canned goods, remember to bring a can opener)
- a first-aid kit, including necessary prescription medicines
- tools and supplies:
 - flashlight (do not bring candles or anything that lights with a flame)
 - battery-operated radio
 - cellular phone or CB radio
 - extra batteries
 - wrench (to turn off household gas and water)
 - clothing and bedding
- special items:
 - for baby— formula, diapers, bottles, powdered milk
 - for adults— contact lenses and supplies, extra glasses

You can get more information about emergency planning from American Red Cross (ARC) and FEMA publications, which you can obtain free of charge by calling FEMA at 1-800-480-2520, or by writing to FEMA, P.O. Box 2012, Jessup, MD 20794-2012. These publications include the following:

Emergency Preparedness Checklist, FEMA L-154 (ARC 4471)

Food and Water in an Emergency, FEMA L-164 (ARC 5055)

Your Family Disaster Supplies Kit, FEMA L-189 (ARC 4463)

Preparing for Emergencies, A Checklist for People with Mobility Problems, FEMA L-154 (ARC 4497)

These publications are also available on the World Wide Web at the FEMA web site – <http://www.fema.gov> – and at the American Red Cross web site – <http://www.redcross.org>.